



**State of Louisiana**  
DIVISION OF ADMINISTRATION  
**OFFICE OF STATE PURCHASING**

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**State Travel Corporate Card Program**  
**VISA - by Bank of America**

**FREQUENTLY ASKED QUESTIONS**

**1. Are there any annual fees associated with the new VISA travel cards?**

NO. State issued corporate travel cards do not have an annual fee. (NOTE: when cards were mailed to employees, there was an information page that stated: Annual Fee: An Annual Fee of up to \$40, as agreed upon by your Employer, will be charged to your Account during the first billing cycle and annually thereafter. Based on the contract terms for the State of Louisiana, our annual fee will be \$0 zero.)

**1. Will I still be able to use my state issued American Express travel card?**

Currently all American Express cards are active and will remain so until such time as your agencies transition is complete. The anticipated date for completion is May 1, 2004.

**2. What if I do not have the new VISA card by May 1<sup>st</sup>? Do I continue to use my American Express card?**

You should contact your agency's Travel Program Administrator. If you do not know your administrator, you should contact your accounting department. The administrators are generally part of that section, but may be a part of your purchasing section.

**3. Who is liable for the payment of the state travel card?**

VISA credit cards issued to state employees are the sole liability of each employee.

**4. Can the card be used for personal expenses?**

The card is issued for State of Louisiana business related expenses. Each card contains a retail limit of \$250. This should allow for the purchase of incidentals that may occur during a business trip.

**5. What are the card limits for travel expenses?**

In general most cards are issued with a card limit of \$5,000 for travel expenses. Travel expenses include purchases made through airlines, hotels, car rentals, restaurants, and other travel related vendors. Lower credit amounts may be warranted depending upon an individuals credit history.

**6. What if my travel requirements exceed \$5,000 and I need a higher travel limit?**

If your travel requirements are in excess of \$5,000 per month, you should contact your agency's Travel Program Administrator to request a higher limit. Since your account is to be paid in full at the close of each billing cycle the \$5,000 limit should be sufficient.

**7. Since this is a VISA card can I pay only a partial payment of the balance due each month?**

No. This VISA card is issued as a corporate card and must be paid in full upon the receipt of each statement.

**8. What is the interest rate charged on the new VISA card?**

If your balance is paid in full at the end of each billing cycle, there is no interest charge.

**9. What costs are involved for delinquent payments?**

A late fee payment of \$29.00 will be applied on day 61. In addition, Bank of America will charge interest on any balance due at day 61. The interest rate is Prime plus 1%.

**10. How do I apply for the Visa card, if I have never had an American Express card?**

You will be required to submit an application through your agency's Travel Program Administrator to BOA. This application is available through your program administrator.

**11. What criteria should employees use to determine if I need to apply for a corporate travel card issued by the State?**

The travel policy mandates that state airfares be purchased utilizing a state issued credit card or the Corporate Business Account (CBA) The Corporate Business Account is a controlled travel account that is the liability of the State. To determine your eligibility to use the CBA contact your program administrator.

b.) For all other official travel expenses, the state VISA may be used. You may decide to choose other means for payments.

**12. Are all applicants issued state travel cards?**

Applications will be reviewed based on the individual's credit history. BOA may decline to issue a card. If so, BOA will notify the cardholder and send a copy to the PA. If you are approved, the credit card will be mailed to the billing address indicated on the application.